

Express Issue Term PLUS
United Home Life Insurance Company
Female - Tobacco

Issue Age	FACE AMOUNT									
	\$10,000		\$25,000		\$50,000		\$75,000		\$100,000	
	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly
18	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
19	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
20	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
21	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
22	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
23	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
24	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
25	102.60	9.23	144.00	12.96	213.00	19.17	282.00	25.38	351.00	31.59
26	103.60	9.32	146.50	13.19	218.00	19.62	289.50	26.06	361.00	32.49
27	104.70	9.42	149.25	13.43	223.50	20.12	297.75	26.80	372.00	33.48
28	105.50	9.50	151.25	13.61	227.50	20.48	303.75	27.34	380.00	34.20
29	106.50	9.59	153.75	13.84	232.50	20.93	311.25	28.01	390.00	35.10
30	107.70	9.69	156.75	14.11	238.50	21.47	320.25	28.82	402.00	36.18
31	108.50	9.77	158.75	14.29	242.50	21.83	326.25	29.36	410.00	36.90
32	109.50	9.86	161.25	14.51	247.50	22.28	333.75	30.04	420.00	37.80
33	110.50	9.95	163.75	14.74	252.50	22.73	341.25	30.71	430.00	38.70
34	111.60	10.04	166.50	14.99	258.00	23.22	349.50	31.46	441.00	39.69
35	112.40	10.12	168.50	15.17	262.00	23.58	355.50	32.00	449.00	40.41
36	115.40	10.39	176.00	15.84	277.00	24.93	378.00	34.02	479.00	43.11
37	118.50	10.67	183.75	16.54	292.50	26.33	401.25	36.11	510.00	45.90
38	121.90	10.97	192.25	17.30	309.50	27.86	426.75	38.41	544.00	48.96
39	126.30	11.37	203.25	18.29	331.50	29.84	459.75	41.38	588.00	52.92
40	131.40	11.83	216.00	19.44	357.00	32.13	498.00	44.82	639.00	57.51
41	136.40	12.28	228.50	20.57	382.00	34.38	535.50	48.20	689.00	62.01
42	141.00	12.69	240.00	21.60	405.00	36.45	570.00	51.30	735.00	66.15
43	146.20	13.16	253.00	22.77	431.00	38.79	609.00	54.81	787.00	70.83
44	151.00	13.59	265.00	23.85	455.00	40.95	645.00	58.05	835.00	75.15
45	155.60	14.00	276.50	24.89	478.00	43.02	679.50	61.16	881.00	79.29
46	164.00	14.76	297.50	26.78	520.00	46.80	742.50	66.83	965.00	86.85
47	170.90	15.38	314.75	28.33	554.50	49.91	794.25	71.48	1,034.00	93.06
48	177.70	15.99	331.75	29.86	588.50	52.97	845.25	76.07	1,102.00	99.18
49	185.50	16.70	251.25	22.61	627.50	56.48	903.75	81.34	1,180.00	106.20
50	193.50	17.42	371.25	33.41	667.50	60.08	963.75	86.74	1,260.00	113.40
51	201.40	18.13	391.00	35.19	707.00	63.63	1,023.00	92.07	1,339.00	120.51
52	210.60	18.95	414.00	37.26	753.00	67.77	1,092.00	98.28	1,431.00	128.79
53	221.10	19.90	440.25	39.62	805.50	72.50	1,170.75	105.37	1,536.00	138.24
54	230.40	20.74	463.50	41.72	852.00	76.68	1,240.50	111.65	1,629.00	146.61
55	241.10	21.70	490.25	44.12	905.50	81.50	1,320.75	118.87	1,736.00	156.24
56	252.60	22.73	519.00	46.71	963.00	86.67	1,407.00	126.63	1,851.00	166.59
57	260.30	23.43	538.25	48.44	1,001.50	90.14	1,464.75	131.83	1,928.00	173.52
58	279.00	25.11	585.00	52.65	1,095.00	98.55	1,605.00	144.45	2,115.00	190.35
59	295.20	26.57	625.50	56.30	1,176.00	105.84	1,726.50	155.39	2,277.00	204.93
60	312.00	28.08	667.50	60.08	1,260.00	113.40	1,852.50	166.73	2,445.00	220.05

*Mode factors: Semi-Annual = .53 Quarterly = .285 Monthly/PAC = .09

*No Minimum Monthly Premium on Bank Draft

*Annual Premiums (Includes Policy Fee of \$75.00 Per Year)

*Premiums are Guaranteed Level for the First 20 Years